



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name CUSTOMERS BANCORP, INC

City/State WEST READING, PA

Bank Holding Company Information

Federal Reserve District: 3

Consolidated Assets (\$000): 19,124,061

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CUSTOMERS BANCORP, INC
701 READING AVENUE
WEST READING, PA 19611

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	19,175,929	14,678,584	15,565,125	10,662,249	10,451,855
Net income (\$000)	213,978	76,332	132,578	79,327	71,695
Number of BHCs in peer group	132	130	128	125	154

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Net interest income (tax equivalent)															
3.42	2.65	91	2.56	2.80	29	2.60	2.77	31	2.61	3.01	26	2.47	3.33	8	
0.19	1.09	2	0.53	1.21	20	0.51	1.21	20	0.74	1.32	26	0.75	0.90	43	
1.48	2.21	9	1.78	2.59	16	1.71	2.57	13	2.17	2.69	23	2.10	2.58	25	
0.09	-0.12	95	0.60	0.66	48	0.40	0.51	35	0.23	0.15	73	0.05	0.12	30	
0.22	0.01	98	0.18	0.03	96	0.13	0.02	96	0.01	0.01	67	-0.18	0	1	
0	0	49	0	0	45	0	0	48	0	0	42	0	0	45	
2.27	1.76	84	0.89	0.91	44	1.14	1.04	55	0.96	1.56	9	0.88	1.55	5	
1.75	1.34	81	0.69	0.70	42	0.85	0.81	49	0.74	1.19	12	0.69	1.22	5	
1.49	1.34	69	0.69	0.71	41	0.85	0.82	48	0.74	1.19	12	0.69	1.22	5	
Net income	2.06			1.15			1.18			1.17			1.41		
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.06	3.12	89	3.70	3.64	51	3.63	3.55	53	4.60	4.41	65	4.22	4.38	37
Interest expense	0.54	0.26	89	1.04	0.58	90	0.93	0.52	89	1.85	1.08	88	1.61	0.81	97
Net interest income (tax equivalent)	3.52	2.85	86	2.66	3.05	23	2.70	3.01	24	2.75	3.33	23	2.61	3.58	7
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.22	0.12	75	0.49	0.28	80	0.40	0.27	75	0.08	0.21	34	0.04	0.09	41
Earnings coverage of net loan and lease losses (X)	12.95	26.30	40	3.52	20.97	19	4.36	22.91	20	16.16	24.40	53	26.24	29.27	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.85	1.32	18	0.94	1.58	13	0.92	1.58	12	0.59	0.83	30	0.47	0.94	6
Allowance for loan and lease losses / Total loans and leases	0.85	1.30	21	0.94	1.55	13	0.91	1.55	12	0.56	0.81	28	0.47	0.93	7
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.34	0.58	24	0.38	0.71	22	0.45	0.71	31	0.22	0.57	13	0.33	0.57	32
30-89 days past due loans and leases / Total loans and leases	0.26	0.29	56	0.16	0.37	29	0.18	0.39	22	0.34	0.43	48	0.16	0.32	30
Liquidity and Funding															
Net noncore funding dependence	10.77	-3.31	87	42.93	6.19	93	40.82	3.20	95	28.52	14.45	84	34.65	13.54	94
Net short-term noncore funding dependence	9.05	-9.17	93	14.20	-2.71	90	13.18	-4.76	90	21.29	3.38	91	32.13	8.57	98
Net loans and leases / Total assets	80.44	58.81	94	87.60	63	98	85.08	61.58	98	86.75	63.77	98	86.49	73.30	95
Capitalization															
Tier 1 leverage ratio	7.88	9.07	19	8.53	9.05	38	8.60	9.13	37	9.26	9.76	41	9.66	10.37	36
Holding company equity capital / Total assets	6.72	10.79	3	5.60	11.12	1	6.06	11.16	2	9.14	12.43	13	9.73	11.21	29
Total equity capital (including minority interest) / Total assets	6.72	10.91	1	5.60	11.24	0	6.06	11.29	0	9.14	12.57	9	9.73	11.30	28
Common equity tier 1 capital / Total risk-weighted assets	10.41	12.64	18	7.49	12.26	0	8.08	12.38	0	7.98	12.17	0	8.96	12.37	6
Net loans and leases / Equity capital (X)	11.98	5.47	98	15.64	5.73	99	14.04	5.58	99	9.49	5.21	96	8.89	6.70	87
Cash dividends / Net income	4.52	27.22	11	13.92	49.74	15	10.59	42.30	14	18.23	33.12	24	20.17	24.05	42
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			35.12	
Growth Rates															
Assets	1.84	9.51	15	60.13	16.67	95	60.05	16.68	95	17.16	9.26	81	-0.06	9.35	9
Equity capital	22.14	7.52	90	3.17	6.54	38	6.11	6.99	51	10.03	10.49	65	3.89	12.50	14
Net loans and leases	-6.48	-0.66	21	60.85	12.75	95	56.96	9.07	96	17.52	9.10	83	-1.90	10.51	5
Noncore funding	-62.16	-21.64	4	112.85	-6.57	99	140.76	-12.18	99	-0.53	6.59	41	-11.76	6.76	27
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	2.61	0.03	98
Long-term debt / Equity capital	23.01	10.65	84	18.65	13.73	72	17.57	13.56	72	18.59	13.04	73	10.34	3.76	78
Equity investment in subsidiaries / Equity capital	110.35	103.15	83	109.51	103.27	82	107.66	102.81	79	112.14	103.22	88	110.93	104.10	77
Cash from ops + noncash items + op expense / Op expense + dividends	782.14	155.61	98	184.98	142.45	75	294.61	147.24	92	339.34	190.27	87	193.97	123.74	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	535,401	363,070	507,305	428,671	371,826	47.46	139.13
Income from lease financing receivables.....	3,421	3,564	4,743	2,820	1,408	-4.01	1440.99
Fully taxable income on loans and leases.....	536,383	364,883	509,728	429,400	371,284	47.00	139.92
Tax-exempt income on loans and leases.....	2,439	1,751	2,320	2,091	1,950	39.29	341.05
Estimated tax benefit on income on loans and leases.....	857	616	815	735	685	39.19	187.55
Income on loans and leases (tax equivalent).....	539,679	367,250	512,863	432,226	373,919	46.95	140.48
Investment interest income (tax equivalent).....	25,398	16,612	23,503	22,902	33,209	52.89	133.55
Interest on balances due from depository institutions.....	980	3,173	3,301	2,782	4,115	-69.11	15.98
Interest income on other earning assets.....	1,662	3,832	4,511	6,564	7,393	-56.63	-46.25
Total interest income (tax equivalent).....	567,719	390,867	544,178	464,474	418,636	45.25	137.31
Interest on time deposits of \$250K or more	1,404	3,287	3,990	12,273	14,400	-57.29	
Interest on time deposits < \$250K.....	2,389	15,492	17,524	31,710	24,161	-84.58	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	43,434	57,159	70,531	97,480	72,246	-24.01	201.25
Interest on other borrowings and trading liabilities.....	20,175	25,466	36,816	37,983	42,530	-20.78	42.68
Interest on subordinated debt and mandatory convertible securities	8,065	8,066	10,755	6,983	6,737	-0.01	59.55
Total interest expense.....	75,467	109,470	139,616	186,429	160,074	-31.06	40.90
Net interest income (tax equivalent).....	492,252	281,397	404,562	278,045	258,562	74.93	165.12
Non-interest income.....	26,614	57,841	80,130	78,822	78,665	-53.99	-33.18
Adjusted operating income (tax equivalent)	518,866	339,238	484,692	356,867	337,227	52.95	130.10
Overhead expense.....	213,230	195,502	266,611	231,476	219,774	9.07	68.00
Provision for credit losses.....	12,964	65,688	62,774	24,227	5,642		354.24
Securities gains (losses)	31,441	20,035	20,078	1,001	-18,659	56.93	125664.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	326,833	98,143	176,832	102,855	91,739	233.02	241.36
Applicable income taxes	73,947	21,156	43,380	22,793	19,359	249.53	99.16
Tax equivalent adjustments	872	655	874	735	685	33.13	192.62
Applicable income taxes (tax equivalent).....	74,819	21,811	44,254	23,528	20,044	243.03	99.91
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	252,014	76,332	132,578	79,327	71,695	230.16	332.14
Discontinued operations, net of applicable income taxes.....	-38,036	0	0	0	0		
Net income attributable to holding company.....	213,978	76,332	132,578	79,327	71,695	180.33	266.92
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	213,978	76,332	132,578	79,327	71,695	180.33	266.92
Investment securities income (tax equivalent).....	25,398	16,612	23,503	22,902	33,209	52.89	133.55
US Treasury and agency securities (excluding mortgage-backed securities)	52	0	0	0	0		
Mortgage-backed securities	6,426	4,428	5,706	9,341	18,913	45.12	-28.96
All other securities	18,920	12,184	17,797	13,561	14,296	55.28	934.45
Cash dividends declared.....	9,671	10,626	14,041	14,459	14,459	-8.99	63.92
Common	0	0	0	0	0		
Preferred.....	9,671	10,626	14,041	14,459	14,459	-8.99	63.92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.95	2.90	91	3.55	3.35	67	3.50	3.27	68	4.36	4	75	4.01	4.08	43
Less: Interest expense	0.52	0.24	89	0.99	0.54	90	0.90	0.48	89	1.75	0.98	88	1.53	0.75	96
Equals: Net interest income (tax equivalent)	3.42	2.65	91	2.56	2.80	29	2.60	2.77	31	2.61	3.01	26	2.47	3.33	8
Plus: Non-interest income	0.19	1.09	2	0.53	1.21	20	0.51	1.21	20	0.74	1.32	26	0.75	0.90	43
Equals: adjusted operating income (tax equivalent)	3.61	3.80	43	3.08	4.06	11	3.11	4.04	11	3.35	4.41	8	3.23	4.27	13
Less: Overhead expense	1.48	2.21	9	1.78	2.59	16	1.71	2.57	13	2.17	2.69	23	2.10	2.58	25
Less: Provision for credit losses.....	0.09	-0.12	95	0.60	0.66	48	0.40	0.51	35	0.23	0.15	73	0.05	0.12	30
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.22	0.01	98	0.18	0.03	96	0.13	0.02	96	0.01	0.01	67	-0.18	0	1
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.27	1.76	84	0.89	0.91	44	1.14	1.04	55	0.96	1.56	9	0.88	1.55	5
Less: Applicable income taxes (tax equivalent).....	0.52	0.41	78	0.20	0.21	45	0.28	0.23	65	0.22	0.36	12	0.19	0.32	14
Less: Minority interest.....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	46
Equals: Net operating income	1.75	1.34	81	0.69	0.70	42	0.85	0.81	49	0.74	1.19	12	0.69	1.22	5
Plus: Net extraordinary items.....	-0.26	0	0	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.49	1.34	69	0.69	0.71	41	0.85	0.82	48	0.74	1.19	12	0.69	1.22	5
Memo: Net income (last four quarters)	1.43	1.30	65	0.75	0.81	38	0.85	0.82	48	0.74	1.19	12	0.69	1.22	5
Net income-BHC and noncontrolling (minority) interest	1.49	1.35	69	0.69	0.72	41	0.85	0.83	48	0.74	1.20	12	0.69	1.22	5
Margin Analysis															
Average earning assets / Average assets	97.31	93.09	92	96.01	92.11	90	96.31	92.32	91	94.75	91.05	85	94.86	93.23	69
Average interest-bearing funds / Average assets.....	74.48	61.98	86	82.23	64.67	93	81.02	64.06	92	79.09	65.57	89	79.04	70.70	80
Interest income (tax equivalent) / Average earning assets	4.06	3.12	89	3.70	3.64	51	3.63	3.55	53	4.60	4.41	65	4.22	4.38	37
Interest expense / Average earning assets	0.54	0.26	89	1.04	0.58	90	0.93	0.52	89	1.85	1.08	88	1.61	0.81	97
Net interest income (tax equivalent) / Average earning assets	3.52	2.85	86	2.66	3.05	23	2.70	3.01	24	2.75	3.33	23	2.61	3.58	7
Yield or Cost															
Total loans and leases (tax equivalent).....	4.46	4.07	75	3.86	4.35	22	3.79	4.27	22	4.64	5.09	23	4.31	4.85	16
Interest-bearing bank balances	0.21	0.13	95	0.96	0.36	94	0.69	0.27	94	2.57	2.04	79	1.65	1.88	36
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			1.50	
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	0.70	34
Total earning assets	4.05	3.09	89	3.69	3.61	54	3.62	3.51	55	4.59	4.36	66	4.22	4.33	41
Investment securities (tax equivalent)	2.32	1.77	87	3.04	2.36	92	2.84	2.25	89	3.55	2.76	95	3.30	2.69	89
US Treasury and agency securities (excluding mortgage-backed securities)	0.52	1.23	13	0	1.85	1	0	1.75	1		2.32			2.20	
Mortgage-backed securities	1.21	1.55	20	1.89	2.17	24	1.76	2.05	23	3.20	2.61	93	3.30	2.44	96
All other securities	2.86	2.85	55	3.36	3.28	60	3.17	3.24	56	4.07	4.06	65	3.76	3.74	56
Interest-bearing deposits	0.49	0.22	91	1.06	0.60	89	0.94	0.53	88	1.85	1.10	89	1.71	0.85	96
Time deposits of \$250K or more	0.57	0.70	37	1.66	1.53	60	1.47	1.42	51	2.35	1.96	83	1.98	1.57	88
Time deposits < \$250K	1.04	0.67	85	1.70	1.47	67	1.68	1.36	76	2.20	1.82	73	1.90	1.42	92
Other domestic deposits	0.59	0.16	98	1.17	0.41	96	1.03	0.36	96	2.05	0.93	96	1.72	0.64	98
Foreign deposits		0.12			0.48			0.42			1.19			1.85	
Federal funds purchased and repos	0.07	0.18	30	0.23	0.71	13	0.18	0.62	10	2.28	1.86	72	1.92	1.03	80
Other borrowed funds and trading liabilities	0.64	1.29	27	1.05	1.54	28	0.94	1.50	25	2.49	2.38	59	2.24	2.10	70
All interest-bearing funds	0.70	0.38	87	1.21	0.82	83	1.11	0.74	82	2.21	1.49	84	1.94	1.06	97

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	26,614	57,841	80,130	78,822	78,665
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	2,748	10,221	13,835	12,815	7,825
Trading revenue.....	2,584	-4,378	-3,830	3,172	1,564
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	1,348	1,183	1,501	1,356	1,240
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	10,882	1,264	3,620	2,331	3,638
Other non-interest income.....	9,052	49,551	65,004	59,148	64,398
Total overhead expenses	213,230	195,502	266,611	231,476	219,774
Personnel expense.....	78,262	92,283	126,008	107,632	104,841
Net occupancy expense.....	7,814	9,702	12,892	13,114	11,829
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	175	759	897	1,303	1,297
Other operating expenses.....	126,979	92,758	126,814	109,427	101,807
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	630	881	835	867	827
Average personnel expense per employee.....	124.23	104.75	150.91	124.14	126.77
Average assets per employee.....	30,437.98	16,661.28	18,640.87	12,297.86	12,638.28

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.14	11	0	2.09	10	0	2.02	10	0	2.72	10	0	1.69	17
Overhead expenses / Net Interest Income + non-interest income	41.16	58.85	6	57.74	62.06	34	55.11	62.28	25	65	61.29	68	65.30	61.22	69
Percent of Average Assets															
Total overhead expense	1.48	2.21	9	1.78	2.59	16	1.71	2.57	13	2.17	2.69	23	2.10	2.58	25
Personnel expense.....	0.54	1.23	2	0.84	1.30	12	0.81	1.30	10	1.01	1.41	15	1	1.46	16
Net occupancy expense.....	0.05	0.24	2	0.09	0.26	3	0.08	0.26	2	0.12	0.28	6	0.11	0.31	4
Other operating expenses.....	0.88	0.72	79	0.85	0.95	61	0.82	0.94	57	1.04	0.97	69	0.99	0.79	78
Overhead less non-interest income	1.30	1.08	67	1.25	1.27	48	1.20	1.25	44	1.43	1.32	53	1.35	1.65	25
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	41.10	58.34	7	57.63	61.60	36	55.01	61.82	26	64.86	60.64	70	65.17	60.51	70
Personnel expense.....	15.08	32.89	1	27.20	32.31	24	26	32.36	20	30.16	32.39	35	31.09	34.42	25
Net occupancy expense.....	1.51	6.26	3	2.86	6.55	8	2.66	6.58	4	3.67	6.52	9	3.51	7.33	5
Other operating expenses.....	24.51	18.68	86	27.57	22.16	81	26.35	22.28	79	31.03	21.20	88	30.57	18.28	98
Total non-interest income	5.13	28.20	2	17.05	28.52	26	16.53	28.83	24	22.09	29.23	40	23.33	20.30	64
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	1.95	20
Service charges on domestic deposit accounts	0.53	3.25	9	3.01	3.23	41	2.85	3.27	41	3.59	3.88	44	2.32	3.58	30
Trading revenue.....	0.50	0.68	67	-1.29	1.37	0	-0.79	1.28	1	0.89	1.18	60	0.46	0.03	92
Investment banking fees and commissions.....	0	2.46	6	0	2.59	6	0	2.46	6	0	3.54	5	0	0.85	12
Insurance activities revenue.....	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.46	19
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0	49
Net servicing fees	0.26	0.56	54	0.35	-0.04	76	0.31	0.01	75	0.38	0.28	72	0.37	0.52	60
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	2.10	3.64	46	0.37	3.74	26	0.75	3.92	33	0.65	1.86	32	1.08	1.98	47
Other non-interest income.....	1.74	9.39	2	14.61	9.49	80	13.41	9.65	76	16.57	10.04	85	19.10	7.05	95
Overhead less non-interest income	35.97	29.67	68	40.58	31.97	73	38.47	31.93	68	42.78	31.06	88	41.84	39.75	56
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.63	21.49	60	21.56	18.64	67	24.53	18.63	87	22.16	20.56	63	21.10	18.37	63
Applicable income tax + TE / Pretax net operating income + TE	22.89	23.11	48	22.22	22.16	44	25.03	21.18	80	22.87	23.23	46	21.85	21.35	47

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	3,653,853	4,307,370	4,123,047	4,722,213	5,674,229	-15.17	28.47	
Commercial and industrial loans	6,280,904	6,773,169	6,450,887	1,491,825	1,060,069	-7.27	835.63	
Loans to individuals	1,655,650	1,273,017	1,269,374	1,218,620	119,210	30.06	2185.93	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0		-100.00	
Other loans and leases	3,925,130	4,251,723	3,988,943	2,618,415	1,691,492	-7.68	52.86	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	15,515,537	16,605,279	15,832,251	10,051,073	8,545,000	-6.56	84.28	
Less: Allowance for loan and lease losses	131,496	155,561	144,176	56,379	39,972	-15.47	246.98	
Net loans and leases	15,384,041	16,449,718	15,688,075	9,994,694	8,505,028	-6.48	83.54	
Debt securities that reprice or mature in over 1 year	1,648,110	806,527	838,444	554,049	653,306	104.35	220.54	
Mutual funds and equity securities	0	2,467	3,853	2,406	1,718	-100.00	-100.00	
Subtotal	17,032,151	17,258,712	16,530,372	10,551,149	9,160,052	-1.31	91.10	
Interest-bearing bank balances	1,002,211	325,594	615,264	179,410	44,439	207.81	343.76	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	213,587	324,837	367,988	23,150	9,988	-34.25		
Trading assets	34,234	60,810	54,027	39,880	14,437	-43.70	82.20	
Total earning assets	18,282,183	17,969,953	17,567,651	10,793,589	9,228,916	1.74	99.65	
Non-interest-bearing cash and due from depository institutions	64,983	5,822	78,090	33,095	17,696	1016.16	63.51	
Premises, fixed assets, and leases	24,542	30,163	29,322	29,621	11,063	-18.64	97.47	
Other real estate owned	35	131	57	173	816	-73.28	-99.10	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	752,318	772,658	764,128	664,239	575,014	-2.63	93.30	
Total assets	19,124,061	18,778,727	18,439,248	11,520,717	9,833,505	1.84	99.15	
Quarterly average assets	19,732,114	17,830,993	18,224,746	11,240,403	9,982,905	10.66	109.31	
Average loans and leases (YTD)	16,121,754	12,681,578	13,534,628	9,323,365	8,678,041	27.13	105.01	
Memoranda								
Loans held-for-sale	29,957	26,689	79,086	486,328	1,507	12.24	-98.75	
Loans not held-for-sale	15,485,580	16,578,590	15,753,165	9,564,745	8,543,493	-6.59	157.36	
Real estate loans secured by 1–4 family	398,572	511,169	470,845	555,088	735,321	-22.03	-0.50	
Commercial real estate loans	3,248,497	3,786,884	3,645,298	4,160,248	4,931,763	-14.22	-30.86	
Construction and land development	105,688	100,204	117,506	79,856	69,798	5.47	-9.36	
Multifamily	1,436,153	1,954,959	1,768,839	2,396,710	3,275,971	-26.54	-54.72	
Nonfarm nonresidential	1,706,656	1,731,721	1,758,953	1,683,682	1,585,994	-1.45	21.07	
Real estate loans secured by farmland	6,784	9,317	6,904	6,877	7,145	-27.19	-26.99	
Total investment securities	1,861,697	1,133,831	1,210,285	579,605	665,012	64.20	250.67	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	40,008	20,034	0	0	-100.00		
Municipal securities	8,655	18,260	18,291	0	0	-52.60		
Mortgage-backed securities	871,190	333,844	361,851	278,322	305,374	160.96	86.10	
Asset-backed securities	540,959	375,381	409,512	0	0	44.11		
Other debt securities	440,893	363,871	396,744	298,877	357,920	21.17	857.59	
Mutual funds and equity securities	0	2,467	3,853	2,406	1,718	-100.00	-100.00	
Available-for-sale securities	1,861,697	1,131,364	1,206,432	577,199	663,294	64.55	250.67	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	40,008	20,034	0	0	-100.00		
Municipal securities	8,655	18,260	18,291	0	0	-52.60		
Mortgage-backed securities	871,190	333,844	361,851	278,322	305,374	160.96	86.10	
Asset-backed securities	540,959	375,381	409,512	0	0	44.11		
Other debt securities	440,893	363,871	396,744	298,877	357,920	21.17	857.59	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	1,167	24,398	32,244	19,308	-29,380	-95.22	-83.17	
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0	-100.00		
Structured notes, fair value	12,440	20,053	18,849	20,375	23,047	-37.96	-95.11	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,952,115	788,214	2,359,501	398,283	414,308	528.27	339.84
NOW, ATS and transaction accounts	2,261,207	1,088,078	1,061,621	330,372	218,699	107.82	1021.06
Time deposits less brokered deposits < \$250K	-2,233,475	-622,235	-1,440,650	-9,806	64,623		
MMDA and other savings accounts	9,162,338	7,998,010	7,239,380	6,253,565	4,778,982	14.56	188.37
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	14,142,185	9,252,067	9,219,852	6,972,414	5,476,612	52.85	213.43
Time deposits of \$250K or more	326,526	288,087	297,741	205,162	482,224	13.34	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	680,000	250,000	538,000	187,000	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	850,000	850,000	521,358	1,273,030	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	223,151	4,934,944	4,539,053	473,630	98,911	-95.48	-17.95
Brokered deposits < \$250K	2,500,098	1,306,574	1,794,840	1,473,177	1,187,333	91.35	
Noncore funding	3,049,775	8,059,605	7,731,634	3,211,327	3,228,498	-62.16	-25.57
Trading liabilities	34,603	63,864	57,478	24,565	14,784	-45.82	75.02
Subordinated notes and debentures + trust preferred securities	181,603	181,324	181,394	181,116	108,977	0.15	66.98
Other liabilities	431,596	170,376	131,804	78,500	47,818	153.32	477.60
Total liabilities	17,839,762	17,727,236	17,322,162	10,467,922	8,876,689	0.63	102.43
Equity Capital							
Perpetual preferred stock (including surplus)	137,793	217,471	217,471	217,471	217,471	-36.64	-36.66
Common stock	33,819	32,836	32,986	32,617	32,253	2.99	20.46
Common surplus	525,894	452,965	455,592	444,218	434,313	16.10	40.34
Retained earnings	607,085	385,750	438,581	381,519	316,651	57.38	243.12
Accumulated other comprehensive income	1,488	-15,751	-5,764	-1,250	-22,663		92.25
Other equity capital components	-21,780	-21,780	-21,780	-21,780	-21,209		
Total holding company equity capital	1,284,299	1,051,491	1,117,086	1,052,795	956,816	22.14	62.61
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,284,299	1,051,491	1,117,086	1,052,795	956,816	22.14	62.61
Total liabilities and capital	19,124,061	18,778,727	18,439,248	11,520,717	9,833,505	1.84	99.15
Memoranda							
Non-interest-bearing deposits	4,952,115	2,334,668	2,359,502	1,345,208	1,124,243	112.11	339.84
Interest-bearing deposits	12,016,694	8,512,060	8,952,931	7,305,545	6,021,926	41.17	90.50
Total deposits	16,968,809	10,846,728	11,312,433	8,650,753	7,146,169	56.44	128.26
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,117,086	1,052,795	1,052,795	956,816	920,964		
Accounting restatements	0	-61,475	-61,475	0	0		
Net income	213,978	76,332	132,578	79,327	71,695		
Net sale of new perpetual preferred stock	-82,497	0	0	0	0		
Net sale of new common stock	19,649	8,966	11,743	10,269	12,557		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	571	12,976		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	9,671	10,626	14,041	14,459	14,459		
Change in other comprehensive income	7,252	-14,501	-4,514	21,413	-20,965		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	18,502	0	0	0	0		
Holding company equity capital, ending balance	1,284,299	1,051,491	1,117,086	1,052,795	956,816		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	19.11	36.06	16	22.94	36.66	22	22.36	36.22	21	40.99	37.78	45	57.70	53.63	60
Commercial and industrial loans	32.84	11.11	99	36.07	14.40	98	34.98	13.52	99	12.95	12.02	58	10.78	11.42	54
Loans to individuals	8.66	3.60	84	6.78	3.57	79	6.88	3.40	79	10.58	4.20	83	1.21	2.65	57
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0	44
Agricultural loans.....	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.47	18
Other loans and leases.....	20.52	4.26	96	22.64	4.66	97	21.63	4.63	96	22.73	5.01	97	17.20	2.64	97
Net loans and leases.....	80.44	58.81	94	87.60	63	98	85.08	61.58	98	86.75	63.77	98	86.49	73.30	95
Debt securities over 1 year.....	8.62	18.32	12	4.29	14.80	9	4.55	15.55	9	4.81	14.60	8	6.64	13.20	17
Mutual funds and equity securities	0	0.05	13	0.01	0.06	45	0.02	0.05	47	0.02	0.06	48	0.02	0.05	54
Subtotal	89.06	78.17	91	91.91	79.07	98	89.65	78.16	94	91.58	79.65	96	93.15	87.24	94
Interest-bearing bank balances	5.24	9.37	28	1.73	6.40	16	3.34	7.51	24	1.56	3.06	38	0.45	2.30	21
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less	1.12	1.51	53	1.73	1.85	63	2	1.68	67	0.20	1.91	15	0.10	2.14	11
Trading assets	0.18	0.58	55	0.32	1.04	48	0.29	1.01	49	0.35	1.19	62	0.15	0.02	89
Total earning assets.....	95.60	91.57	93	95.69	90.87	97	95.27	91.05	96	93.69	89.53	88	93.85	92.24	70
Non-interest cash and due from depository institutions.....	0.34	0.99	7	0.03	1.03	0	0.42	1.07	7	0.29	1.14	5	0.18	1.25	3
Other real estate owned.....	0	0.01	15	0	0.03	12	0	0.02	11	0	0.03	15	0.01	0.04	32
All other assets.....	4.06	7.39	9	4.28	8.03	7	4.30	7.82	6	6.02	9.27	16	5.97	6.39	42
Memoranda															
Short-term investments	6.36	12.31	23	3.46	10.21	19	5.33	11.17	23	1.76	7.63	18	0.55	4.70	4
U.S. Treasury securities.....	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0.21	0.59	45	0.11	0.63	37	0	0.54	13	0	1.67	7
Municipal securities	0.05	1.70	23	0.10	1.60	25	0.10	1.69	26	0	1.34	7	0	2.66	4
Mortgage-backed securities	4.56	13.46	14	1.78	11.20	6	1.96	11.75	6	2.42	11.44	8	3.11	8.73	13
Asset-backed securities	2.83	0.47	90	2	0.31	91	2.22	0.32	91	0	0.28	25	0	0.26	33
Other debt securities	2.31	0.51	92	1.94	0.40	91	2.15	0.42	94	2.59	0.39	93	3.64	0.52	94
Loans held-for-sale.....	0.16	0.50	42	0.14	0.52	35	0.43	0.52	57	4.22	0.39	96	0.02	0.29	27
Loans held for investment	80.97	58.34	94	88.28	63.22	98	85.43	61.72	98	83.02	63.50	96	86.88	73.24	95
Real estate loans secured by 1–4 family	2.08	11.57	9	2.72	12.28	12	2.55	11.91	13	4.82	13.29	20	7.48	16.83	18
Revolving	0.11	1.44	16	0.13	1.72	17	0.13	1.66	17	0.28	2.07	21	0.30	2.43	14
Closed-end, secured by first liens	1.91	9.73	12	2.50	10.10	15	2.34	9.81	14	4.44	10.69	25	7.06	13.60	24
Closed-end, secured by junior liens	0.06	0.19	30	0.09	0.24	32	0.09	0.22	35	0.10	0.28	35	0.12	0.41	23
Commercial real estate loans	16.99	22.35	33	20.17	22.30	41	19.77	22.22	41	36.11	22.23	82	50.15	33.39	89
Construction and land development	0.55	3.40	15	0.53	3.47	17	0.64	3.40	20	0.69	3.44	19	0.71	4.78	8
Multifamily	7.51	3.32	87	10.41	3.10	91	9.59	3.12	91	20.80	3.01	97	33.31	5.12	96
Nonfarm nonresidential	8.92	14.65	28	9.22	14.72	29	9.54	14.72	30	14.61	14.69	50	16.13	21.85	24
Real estate loans secured by farmland.....	0.04	0.35	39	0.05	0.33	44	0.04	0.33	42	0.06	0.36	46	0.07	0.88	36

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	23.55	60.51	9	25.94	56.15	12	26.04	57.15	12	46.98	57.46	34	66.40	72.88	34
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	2.57	20	8	3.08	19.51	9	2.97	19.43	10	5.52	20.75	11	8.61	23.13	14
Real estate loans secured by 1–4 family.....	0.14	2.47	14	0.15	2.66	16	0.15	2.64	15	0.32	3.15	20	0.34	3.34	13
Revolving	2.43	17.35	9	2.93	16.64	9	2.82	16.59	10	5.20	17.39	13	8.26	19.33	20
Closed-end.....	20.94	37.13	24	22.81	33.63	27	23.02	34.63	26	41.39	33.52	61	57.72	45.57	79
Commercial real estate loans	0.68	5.69	9	0.60	5.18	10	0.74	5.26	10	0.79	5.09	14	0.82	6.53	7
Construction and land development.....	0.01	1.19	10	0.01	0.94	14	0.01	0.93	13	0.01	0.94	17	0.05	1.52	10
1–4 family.....	0.67	4.46	9	0.59	4.09	12	0.74	4.19	10	0.78	4.02	14	0.77	4.90	8
Other.....	9.26	5.41	84	11.77	4.78	90	11.17	4.96	88	23.85	4.69	97	38.34	6.76	94
Multifamily.....	11	24.45	21	10.43	22.19	23	11.11	22.93	24	16.75	22.15	37	18.56	30.16	13
Nonfarm nonresidential	4.50	8.31	31	3.36	7.46	23	3.93	7.68	28	5.41	7.72	38	6.36	10.31	22
Owner-occupied.....	6.50	15.83	16	7.07	14.52	22	7.18	14.95	24	11.35	14.34	39	12.20	19.35	19
Other.....	0.04	0.61	39	0.06	0.52	42	0.04	0.54	36	0.07	0.55	42	0.08	1.27	34
Real estate loans secured by farmland.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0	44
Loans to depository institutions and acceptances of other banks.....	40.48	19.45	95	40.79	22.98	91	40.75	22.17	92	14.84	19.53	38	12.41	16.21	43
Commercial and industrial loans	10.67	6.58	75	7.67	6.23	67	8.02	6.13	70	12.12	7.13	76	1.40	3.89	52
Loans to individuals.....	0	0.51	51	0	0.63	48	0	0.65	49	0	0.81	46	0	0.04	65
Credit card loans.....	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.69	18
Agricultural loans.....	25.30	8.42	90	25.60	9.11	91	25.20	9.09	89	26.05	9.85	90	19.80	3.74	96
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	259.04	383.43	26	356.31	387.92	41	328.99	381.27	39	430.99	391.26	50	565.59	505.61	66
Real estate loans secured by 1–4 family.....	28.26	124.74	10	42.29	130.23	16	37.57	125.03	15	50.66	138.18	18	73.29	161.34	21
Revolving	1.55	15.53	16	2.04	18.32	19	1.88	17.42	18	2.92	21.26	20	2.91	23.52	14
Closed-end.....	26.71	107.54	12	40.25	110.40	19	35.69	106.14	18	47.75	115.20	20	70.39	134.73	25
Commercial real estate loans	230.31	238.58	46	313.26	237.16	65	290.87	234.65	59	379.70	229.44	83	491.58	316.03	89
Construction and land development.....	7.49	36.07	18	8.29	36.48	20	9.38	35.62	21	7.29	34.95	20	6.96	44.92	9
1–4 family.....	0.10	7.44	10	0.14	6.64	15	0.07	6.34	13	0.10	6.61	16	0.41	10.21	10
Other.....	7.39	28.34	19	8.15	28.60	20	9.31	28.16	22	7.19	27.32	20	6.55	33.75	9
Multifamily.....	101.82	35.29	87	161.72	32.93	95	141.14	32.74	93	218.75	31.04	97	326.54	48.38	96
Nonfarm nonresidential	121	156.30	36	143.25	156.60	42	140.35	155.06	40	153.67	152.10	47	158.09	208.15	28
Owner-occupied.....	49.52	52.63	51	46.10	52.43	47	49.60	52.37	50	49.59	53.07	50	54.19	70.68	32
Other.....	71.48	100.99	32	97.15	101.87	46	90.75	100.54	42	104.08	97.41	56	103.90	134.17	34
Real estate loans secured by farmland.....	0.48	3.67	41	0.77	3.43	46	0.55	3.44	42	0.63	3.60	45	0.71	8.13	37
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.01	44
Commercial and industrial loans	445.29	116.17	98	560.29	150.16	99	514.74	139.91	99	136.16	122.02	59	105.66	107.07	54
Loans to individuals.....	117.38	36.56	86	105.31	36.83	86	101.29	37.47	87	111.22	43.51	86	11.88	24.45	58
Credit card loans.....	0.05	2.58	55	0.02	3.28	49	0.02	3.30	50	0.02	4.34	47	0	0.24	65
Agricultural loans.....	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	4.49	18
Other loans and leases.....	278.28	47.63	97	351.71	49.92	98	318.29	49.54	97	238.98	52.44	96	168.60	25.58	97
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.67	29.25	23	20.06	26.62	32	19.79	27.32	29	36.53	26.45	74	51.35	35.09	85
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	205.32	187.63	55	275.53	186.45	80	250.05	183.76	71	335.08	178.57	89	437.40	243.62	90
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	254.84	244.92	51	321.63	243.47	69	299.65	240.85	60	384.67	236.10	83	491.58	318.90	89

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	6.36	12.31	23	3.46	10.21	19	5.33	11.17	23	1.76	7.63	18	0.55	4.70	4
Liquid assets	7.10	29.12	3	3.45	24.65	1	5.27	26.22	1	4.61	22.44	1	3.88	15.56	1
Investment securities	9.73	20.37	12	6.04	17.19	9	6.56	17.85	9	5.03	16.99	7	6.76	16.02	7
Net loans and leases	80.44	58.81	94	87.60	63	98	85.08	61.58	98	86.75	63.77	98	86.49	73.30	95
Net loans, leases and standby letters of credit	80.53	59.61	93	87.69	63.89	98	85.18	62.48	98	87.09	64.84	98	86.95	73.71	96
Core deposits	73.95	75.52	30	49.27	69.20	14	50	70.67	13	60.52	63.09	31	55.69	69.97	9
Noncore funding	15.95	10.15	78	42.92	15.53	92	41.93	14.13	93	27.87	19.36	76	32.83	16.58	92
Time deposits of \$250K or more	1.71	1.67	58	1.53	2.35	40	1.61	2.11	44	1.78	2.94	28	4.90	4.28	65
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos	0	1.19	11	3.62	1.44	82	1.36	1.47	65	4.67	1.94	81	1.90	0.96	76
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.54	30	3.62	0.59	93	1.36	0.54	77	4.67	0.48	96	1.90	0.97	76
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	4.53	1.75	87	4.61	1.24	89	4.53	3.01	69	12.95	3.63	93
Earning assets that reprice within 1 year	37.61	38.80	45	38.80	38.76	48	39.63	39.38	48	41.07	39.29	53	34.02	32.35	59
Interest-bearing liabilities that reprice within 1 year	2.46	6.64	13	4.59	8.86	25	2.82	8.20	13	12.73	10.19	75	14.85	18.20	53
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year	35.15	30.83	57	34.20	27.76	59	36.82	29.11	65	28.34	26.63	54	19.18	12.98	61
Other Liquidity and Funding Ratios															
Net noncore funding dependence	10.77	-3.31	87	42.93	6.19	93	40.82	3.20	95	28.52	14.45	84	34.65	13.54	94
Net short-term noncore funding dependence	9.05	-9.17	93	14.20	-2.71	90	13.18	-4.76	90	21.29	3.38	91	32.13	8.57	98
Short-term investment / Short-term noncore funding	44.08	304.29	9	20.98	149.65	9	31.10	184.19	12	8.27	77.77	7	1.82	62.28	1
Liquid assets - short-term noncore funding / Nonliquid assets	-7.88	36.72	3	-13.53	24.47	3	-12.54	28.18	3	-17.46	16.97	4	-27.68	4.17	1
Net loans and leases / Total deposits	90.66	73.05	86	151.66	82.06	97	138.68	79.43	97	115.54	90.31	89	119.02	92.88	96
Net loans and leases / Core deposits	108.78	78.83	89	177.80	92.26	96	170.16	88.34	96	143.35	103.93	88	155.30	106.50	96
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.50			1.73			1.57			0.72			-0.47		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.09	1.06	29	2.18	4.54	21	2.75	4.31	29	1.86	1.36	68	-3.05	-1.95	24
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.04		
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	10.76	18
Available-for-sale securities	100	84.59	95	99.78	86.72	79	99.68	87.23	75	99.58	85.40	81	99.74	88.32	65
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0	2.08	27
US agency securities (excluding mortgage-backed securities)	0	4.24	11	3.53	3.94	63	1.66	4.01	49	0	3.49	13	0	11	7
Municipal securities	0.46	8.38	23	1.61	9.87	30	1.51	9.83	30	0	7.75	7	0	16.63	4
Mortgage-backed securities	46.80	66.09	18	29.44	66.61	6	29.90	66.64	7	48.02	67.43	21	45.92	54.50	34
Asset-backed securities	29.06	2.45	96	33.11	1.91	98	33.84	1.91	96	0	1.66	24	0	1.54	33
Other debt securities	23.68	3.01	95	32.09	2.93	96	32.78	3.01	96	51.57	2.94	96	53.82	3.75	98
Mutual funds and equity securities	0	0.29	13	0.22	0.38	56	0.32	0.35	66	0.42	0.40	64	0.26	0.41	64
Debt securities 1 year or less	11.47	8.18	72	28.65	11.25	86	30.41	10.55	89	3.99	11.86	28	1.50	13.91	12
Debt securities 1 to 5 years	30.41	17.39	79	37.58	17.70	85	28.20	17.03	75	4.76	17.94	28	5.35	23.42	18
Debt securities over 5 years	58.12	72.07	24	33.55	68.10	13	41.08	69.86	17	90.83	66.02	88	92.89	58.36	92
Pledged securities	0.67	33.37	3	1.77	37.16	6	1.56	35.67	7	3.52	30.57	9	3.47	42.20	9
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	86.92	64.27	69	237.27	124.80	79	385.41	183.32	84	272.17	26.69	95	-56.78	16.28	9
Investment securities	64.20	32.48	78	91.64	20.30	95	108.81	23.62	94	-12.84	11.75	4	41.08	8.02	92
Core deposits	52.85	16.96	94	38.07	26	83	32.23	26.88	75	27.31	11.23	86	7.47	10.40	49
Noncore funding	-62.16	-21.64	4	112.85	-6.57	99	140.76	-12.18	99	-0.53	6.59	41	-11.76	6.76	27

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,204,252	2,704,716	2,750,638
Commit: Secured commercial real estate loans	174,089	174,973	233,107	256,185	184,752
Commit: Unsecured real estate loans	175,010	2,693	2,879	1,647	2,000
Credit card lines (reported semiannually, June/Dec)			2,398	942	100
Securities underwriting	0	0	0	0	0
Standby letters of credit	16,814	18,070	17,655	39,215	44,828
Commercial and similar letters of credit	10,370	9,511	9,511	9,641	10,831
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	100,183	108,589	106,305	105,305	54,408
Credit derivatives - notional amount (holding company as beneficiary)	61,999	64,358	63,778	61,774	40,501
Credit derivative contracts w/ purchased credit protection-investment grade	162,182	172,947	170,083	167,079	94,908
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	8,373	18,419	7,748	3,897	3,554
Written options contracts (interest rate)	132,799	12,745	102,441	39,300	0
Purchased options contracts (interest rate)	132,799	12,745	102,441	39,300	0
Interest rate swaps	1,483,715	2,603,908	2,758,393	2,129,565	1,780,086
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Loan commitments (reported semiannually, June/Dec)					17.38	22.01	42	23.48	23.52	58	27.97	17.31	89		
Standby letters of credit	0.09	0.66	6	0.10	0.72	9	0.10	0.71	7	0.34	0.84	30	0.46	0.35	68
Commercial and similar letters of credit	0.05	0.02	84	0.05	0.02	86	0.05	0.02	86	0.08	0.02	88	0.11	0.01	93
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0.52	0.24	76	0.58	0.39	74	0.58	0.35	74	0.91	0.42	82	0.55	0.02	93
Credit derivatives - notional amount (holding company as beneficiary)	0.32	0.18	78	0.34	0.33	77	0.35	0.30	76	0.54	0.52	83	0.41	0.01	95
Credit derivative contracts w/ purchased credit protection-investment grade	0.85	0.18	85	0.92	0.24	87	0.92	0.25	86	1.45	0.30	89	0.97	0.01	96
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0	47
Derivative contracts	9.19	47.31	32	14.10	51.49	36	16.11	48.62	41	19.20	68.47	47	18.14	6.51	86
Interest rate contracts	9.19	35.15	34	14.10	36.10	39	16.11	34.36	43	19.20	47.31	50	18.14	6.40	86
Interest rate futures and forward contracts	0.04	4.39	33	0.10	8.89	30	0.04	6.21	27	0.03	10.67	25	0.04	0.25	49
Written options contracts (interest rate)	0.69	1.69	54	0.07	2.33	22	0.56	2.18	41	0.34	2.47	44	0	0.26	20
Purchased options contracts (interest rate)	0.69	1.29	70	0.07	1.45	48	0.56	1.46	65	0.34	2.65	59	0	0.07	40
Interest rate swaps	7.76	20.27	38	13.87	20.71	49	14.96	20.83	51	18.48	28.86	57	18.10	5.18	88
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					23.67	42.82	26	29.01	45.53	37	31.70	25.18	72		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,757,686	2,647,817	2,971,023	2,212,062	1,783,640
Interest rate contracts	1,757,686	2,647,817	2,971,023	2,212,062	1,783,640
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	8,373	18,419	7,748	3,897	3,554
Written options	132,799	12,745	102,441	39,300	0
Exchange-traded	0	0	0	0	0
Over-the-counter	132,799	12,745	102,441	39,300	0
Purchased options	132,799	12,745	102,441	39,300	0
Exchange-traded	0	0	0	0	0
Over-the-counter	132,799	12,745	102,441	39,300	0
Swaps	1,483,715	2,603,908	2,758,393	2,129,565	1,780,086
Held for trading	1,757,686	1,572,817	1,896,023	1,487,062	1,033,640
Interest rate contracts	1,757,686	1,572,817	1,896,023	1,487,062	1,033,640
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	1,075,000	1,075,000	725,000	750,000
Interest rate contracts	0	1,075,000	1,075,000	725,000	750,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,919,869	2,820,764	3,141,105	2,379,142	1,878,548
One year or less	83,515	326,590	295,969	92,806	274,026
Over 1 year to 5 years	1,174,924	1,282,449	1,547,223	1,211,290	791,967
Over 5 years	661,430	1,211,725	1,297,913	1,075,046	812,555
Gross negative fair value (absolute value)	34,366	110,134	97,761	46,180	16,232
Gross positive fair value	34,063	60,426	53,897	23,389	14,694
Held for trading	34,063	60,426	53,701	23,389	14,438
Non-traded	0	0	196	0	256
Current credit exposure on risk-based capital derivative contracts	34,234	60,810	54,223	23,608	14,694
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	0	46
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	0	47
Equity, commodity, and other contracts	0.48	12.59	24	0.70	14.59	21	0.26	14.05	17	0.18	13.49	14	0.20	11.75	36
Futures and forwards	7.56	7.18	64	0.48	8.60	19	3.45	8.18	39	1.78	5.91	38	0	11.14	16
Written options	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0	49
Exchange-traded	7.56	6.91	65	0.48	8.13	20	3.45	7.73	42	1.78	5.10	41	0	10.65	16
Over-the-counter	7.56	3.41	77	0.48	3.51	48	3.45	3.42	66	1.78	4.42	56	0	1.29	38
Purchased options	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0	49
Exchange-traded	7.56	3.01	80	0.48	2.98	51	3.45	2.86	68	1.78	3.35	59	0	1.22	38
Over-the-counter	84.41	71.71	54	98.34	67.37	87	92.84	68.76	73	96.27	69.75	76	99.80	65.42	80
Swaps	100	40.70	97	59.40	43.02	53	63.82	43.53	52	67.23	44.16	55	57.95	13.60	82
Held for trading	100	34.66	97	59.40	36.62	59	63.82	36.62	62	67.23	37.24	66	57.95	12.87	82
Interest rate contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	0	48
Foreign exchange contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	0	49
Non-traded	0	59.30	2	40.60	56.98	46	36.18	56.47	47	32.77	55.84	44	42.05	86.40	17
Interest rate contracts	0	56.22	3	40.60	54.32	48	36.18	53.82	48	32.77	52.22	45	42.05	85.51	17
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	109.23	91.91	92	106.53	90.28	90	105.72	91.48	87	107.55	93.86	91	105.32	82.85	94
One year or less	4.75	27.90	22	12.33	31.66	40	9.96	32.05	35	4.20	32.17	19	15.36	12.75	71
Over 1 year to 5 years	66.84	29.78	96	48.43	27.15	85	52.08	27.06	89	54.76	30.45	83	44.40	22.66	76
Over 5 years	37.63	29.19	60	45.76	28.15	70	43.69	29.56	67	48.60	28.09	70	45.56	36.28	56
Gross negative fair value (absolute value)	1.96	1.18	77	4.16	1.65	86	3.29	1.55	83	2.09	0.83	91	0.91	0.66	62
Gross positive fair value	1.94	1.59	65	2.28	2.48	50	1.81	2.23	44	1.06	1.19	46	0.82	1.10	34
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.05	59	0.10	0.07	78	0.08	0.07	78	0.04	0.06	77	0.02	0.01	85
Gross positive fair value (X)	0.03	0.06	45	0.05	0.10	43	0.05	0.09	43	0.02	0.07	43	0.02	0.01	77
Held for trading (X)	0.03	0.05	62	0.05	0.07	57	0.05	0.07	57	0.02	0.06	57	0.01	0	94
Non-traded (X)	0	0.01	5	0	0.02	5	0	0.02	13	0	0.01	5	0	0.01	32
Current credit exposure (X)	0.03	0.05	54	0.05	0.07	53	0.05	0.06	52	0.02	0.05	45	0.02	0	85
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.30	0.59	51	0.50	0.91	44	0.46	0.85	46	0.23	0.73	43	0.18	0.06	83

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	144,176	56,379	56,379	39,972	38,015
Gross losses	29,367	48,940	58,429	9,589	4,757
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,151	2,606	3,623	1,769	1,072
Net losses	26,216	46,334	54,806	7,820	3,685
Provision for loan and lease losses	13,536	65,688	62,774	24,227	5,642
Adjustments	0	79,828	79,829	0	0
Ending balance	131,496	155,561	144,176	56,379	39,972
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.09	-0.12	95	0.60	0.66	49	0.40	0.51	35	0.23	0.15	73	0.05	0.12	30
Provision for loan and lease losses / Average loans and leases	0.11	-0.21	92	0.69	1.06	32	0.46	0.82	24	0.26	0.24	61	0.07	0.16	27
Provision for loan and lease losses / Net loan and lease losses	51.63	-65.12	75	141.77	587.54	5	114.54	487.86	3	309.81	130.58	92	153.11	182.69	55
Allowance for loan and lease losses / Total loans and leases not held for sale	0.85	1.32	18	0.94	1.58	13	0.92	1.58	12	0.59	0.83	30	0.47	0.94	6
Allowance for loan and lease losses / Total loans and leases	0.85	1.30	21	0.94	1.55	13	0.91	1.55	12	0.56	0.81	28	0.47	0.93	7
Allowance for loan and lease losses / Net loans and leases losses (X)	3.76	17.40	7	2.52	11.29	6	2.63	11.58	7	7.21	8.03	64	10.85	21.35	45
Allowance for loan and lease losses / Nonaccrual assets	252.68	330.05	46	244.70	301.93	55	204.48	299.17	41	262.83	218.72	74	144.83	285.36	35
ALLL / 90+ days past due + nonaccrual loans and leases	243.62	271.93	53	238.39	249.38	61	198.98	244.34	46	231.12	151.73	77	129.13	259.30	31
Gross loan and lease losses / Average loans and leases	0.24	0.20	68	0.51	0.35	77	0.43	0.34	70	0.10	0.28	29	0.05	0.15	28
Recoveries / Average loans and leases	0.03	0.08	23	0.03	0.07	25	0.03	0.07	24	0.02	0.08	17	0.01	0.05	20
Net losses / Average loans and leases	0.22	0.12	75	0.49	0.28	80	0.40	0.27	75	0.08	0.21	34	0.04	0.09	41
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	48
Recoveries / Prior year-end losses	5.39	25.09	9	27.18	24.77	64	37.78	33.98	65	37.19	36.22	62	15.04	51.25	17
Earnings coverage of net loan and lease losses (X)	12.95	26.30	40	3.52	20.97	19	4.36	22.91	20	16.16	24.40	53	26.24	29.27	57
Net Loan and Lease Losses By Type															
Real estate loans	0.09	0.02	84	0.76	0.04	99	0.59	0.04	98	0.01	0.01	52	0.01	0.01	59
Real estate loans secured by 1-4 family	-0.04	-0.01	22	-0.03	0.01	18	-0.02	0.01	20	-0.01	0.01	34	0.02	0.01	60
Revolving	0.23	-0.07	96	0	0.01	47	0	0.01	54	-0.01	0.02	27	-0.14	0.02	7
Closed-end	-0.06	-0.01	11	-0.03	0.01	15	-0.02	0	17	-0.01	0	32	0.02	0.01	69
Commercial real estate loans	0.10	0.04	77	0.86	0.06	99	0.67	0.07	98	0.01	0.01	56	0.01	0.01	66
Construction and land development	-0.04	0.01	20	-0.03	0	16	-0.03	0	20	-0.05	-0.01	20	-0.06	-0.02	17
1-4 family	-0.04	0	4	-0.03	0	7	-0.03	0	5	-0.05	0	3	-0.06	0	3
Other	0	0.01	43	0	0	34	0	0	36	0	-0.01	37	0	-0.02	29
Multifamily	0.11	0.01	93	0	0	58	0	0	58	0.02	0	90	0	0	50
Nonfarm nonresidential	0.11	0.05	75	1.89	0.08	99	1.39	0.11	99	-0.01	0.02	18	0.05	0.02	75
Owner-occupied	0.12	0.01	96	0	0.02	49	0	0.02	37	-0.01	0.01	13	0.05	0.01	90
Other	-0.02	0.04	9	1.89	0.05	99	1.39	0.08	99	0	0.01	21	0	0.01	31
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	49
Commercial and industrial loans	0.02	0.19	26	0.01	0.46	10	0.01	0.47	8	-0.02	0.37	2	0.10	0.18	49
Loans to individuals	1.85	0.72	88	2.24	1.25	78	2.35	1.13	82	0.64	1.17	33	1.51	0.71	85
Credit card loans	15.20	2.27	95	0	3.33	10	0	2.92	9	0	3.11	7	0	1.65	21
Agricultural loans															0.03
Loans to foreign governments and institutions															
Other loans and leases	0	0.09	34	0	0.14	25	0	0.15	25	0	0.15	22	0	0.28	30

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		40,423		27,329		27,792		33,873		14,044
90+ days past due loans and leases		1,935		1,685		1,951		2,943		3,354
Nonaccrual loans and leases.....		52,040		63,571		70,507		21,451		27,600
Total past due and nonaccrual loans and leases.....		94,398		92,585		100,250		58,267		44,998
Restructured 30–89 days past due		1,141		489		769		934		1,189
Restructured 90+ days past due		1,183		1,064		1,128		1,259		1,458
Restructured nonaccrual		3,974		3,492		3,599		2,046		7,628
Total restructured loans and leases		6,298		5,045		5,496		4,239		10,275
30–89 days past due loans held for sale		0		0		1,017		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		19,691		18,469		1,325		0
Total past due and nonaccrual loans held for sale.....		0		19,691		19,486		1,325		0
Restructured loans and leases in compliance		10,247		10,391		9,975		9,050		9,061
Other real estate owned.....		35		131		57		173		816
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.26	0.29	56	0.16	0.37	29	0.18	0.39	22	0.34
90+ days past due loans and leases	0.01	0.09	40	0.01	0.13	34	0.01	0.12	37	0.03
Nonaccrual loans and leases.....	0.34	0.54	27	0.38	0.66	26	0.45	0.66	35	0.21
90+ days past due and nonaccrual loans and leases.....	0.35	0.68	21	0.39	0.84	20	0.46	0.85	27	0.24
30–89 days past due restructured.....	0.01	0.01	71	0	0.01	53	0	0.01	55	0.01
90+ days past due restructured	0.01	0	83	0.01	0.01	80	0.01	0.01	83	0.01
Nonaccrual restructured.....	0.03	0.12	22	0.02	0.14	19	0.02	0.13	20	0.02
30–89 days past due loans held for sale	0	0	39	0	0	40	0.01	0	86	0
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0.12	0	96	0.12	0.01	95	0.01
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.26	0.29	56	0.16	0.37	29	0.18	0.40	22	0.34
90+ days past due assets	0.01	0.09	39	0.01	0.13	32	0.01	0.12	35	0.03
Nonaccrual assets	0.34	0.55	27	0.38	0.67	25	0.45	0.67	34	0.21
30+ days past due and nonaccrual assets	0.61	1	28	0.56	1.25	20	0.63	1.29	20	0.58
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.28	0.40	38	0.35	0.52	37	0.39	0.52	39	0.21
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.42	33	0.35	0.55	33	0.39	0.55	37	0.21
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.34	0.48	36	0.40	0.61	34	0.45	0.60	35	0.29
Allowance for loan and lease losses	49.16	67.85	38	48.63	66.38	37	57.18	66.66	44	58.30
Equity capital + allowance for loan and lease losses	4.57	4.12	66	6.27	5.10	69	6.54	4.97	73	2.96
Tier 1 capital + allowance for loan and lease losses.....	4.40	4.89	48	5.93	6.26	53	6.26	6.05	58	3
Loans and leases + other real estate owned	0.42	0.82	23	0.46	0.98	16	0.52	0.97	23	0.33

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.68	0.25	89	0.36	0.35	59	0.33	0.39	53	0.49	0.38	69	0.16	0.29	39
	90+ days past due		0.01	0.12	41	0	0.17	36	0	0.16	39	0.02	0.16	44	0.02	0.03	61
	Nonaccrual.....		1.10	0.60	83	1.15	0.70	84	1.38	0.76	85	0.31	0.46	40	0.16	0.48	20
Commercial and industrial	30–89 days past due		0.05	0.24	14	0	0.24	3	0.03	0.23	11	0.16	0.31	36	0.17	0.23	53
	90+ days past due		0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.02	32
	Nonaccrual.....		0.11	0.65	12	0.12	0.80	10	0.11	0.75	10	0.16	0.83	16	1.38	0.61	80
Individuals	30–89 days past due		0.67	0.60	64	0.88	0.74	68	0.87	0.83	57	0.68	0.83	40	2.46	0.68	88
	90+ days past due		0.10	0.08	71	0.12	0.11	70	0.14	0.14	66	0.18	0.17	69	2.04	0.03	98
	Nonaccrual.....		0.31	0.17	78	0.36	0.24	71	0.37	0.28	71	0.19	0.17	62	0.72	0.15	90
Depository institution loans	30–89 days past due			0.03			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.11			0.15			0.17			0.24			0.11	
	90+ days past due			0			0			0			0			0.01	
	Nonaccrual.....			0.51			0.72			0.49			0.67			0.46	
Foreign governments	30–89 days past due			0			3.73			0			0.07				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.17			0.04			0.09			0.03				
Other loans and leases	30–89 days past due		0.04	0.11	52	0.01	0.14	46	0.03	0.18	45	0	0.20	14	0	0.18	23
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0	41
	Nonaccrual.....		0	0.13	20	0.03	0.19	47	0.05	0.15	54	0.07	0.13	55	0.19	0.04	87

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
1–4 family	30–89 days past due	0.77	0.36	84	0.71	0.51	73	1.75	0.65	89	2.41	0.67	93	1.06	0.52	83
	90+ days past due	0.06	0.25	58	0.02	0.36	51	0.04	0.33	54	0.09	0.31	60	0.09	0.04	80
	Nonaccrual	2.78	0.76	93	2.85	0.91	92	2.79	0.89	92	1.62	0.73	87	0.95	0.61	77
Revolving	30–89 days past due	1.11	0.33	92	0.63	0.40	75	1.87	0.48	93	0.77	0.45	80	1.10	0.36	88
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.02	37
	Nonaccrual	8.56	1.05	95	10.16	1.28	96	7.64	1.13	94	4.88	1	94	0.88	0.35	83
Closed-end	30–89 days past due	0.75	0.36	83	0.72	0.52	70	1.74	0.65	89	2.51	0.70	93	1.06	0.54	81
	90+ days past due	0.06	0.27	60	0.02	0.41	51	0.04	0.38	55	0.10	0.35	61	0.09	0.05	79
	Nonaccrual	2.45	0.71	93	2.48	0.89	88	2.54	0.87	91	1.42	0.70	86	0.95	0.64	76
Junior lien	30–89 days past due	0	0.01	33	0.01	0.02	45	0	0.02	10	0.03	0.02	71	0	0.02	35
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	66	0	0	80
	Nonaccrual	0.01	0.04	32	0.07	0.05	66	0.08	0.04	76	0.08	0.04	73	0.06	0.03	80
Commercial real estate	30–89 days past due	0.67	0.16	96	0.32	0.21	71	0.15	0.26	49	0.24	0.18	70	0.03	0.16	24
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0.01	0.03	51	0.01	0.02	71
	Nonaccrual	0.89	0.48	80	0.92	0.53	82	1.20	0.62	85	0.14	0.23	40	0.04	0.41	16
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0	0.28	11	0	0.28	12	0	0.17	21
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0	44
	Nonaccrual	0.06	0.31	48	0	0.32	10	0	0.41	11	0	0.20	12	0	0.18	21
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.07	32
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	48
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.04	37
Other	30–89 days past due	0	0.10	21	0	0.17	16	0	0.22	13	0	0.20	15	0	0.06	28
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0	45
	Nonaccrual	0.06	0.25	56	0	0.26	12	0	0.35	12	0	0.17	14	0	0.10	25
Multifamily	30–89 days past due	0.62	0.09	93	0.61	0.09	91	0.17	0.09	77	0.09	0.08	70	0	0.03	36
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0	46
	Nonaccrual	1.71	0.13	97	0.60	0.09	93	1.23	0.11	96	0.17	0.05	84	0.04	0.04	75
Nonfarm non-residential	30–89 days past due	0.75	0.12	96	0	0.21	7	0.13	0.23	51	0.46	0.14	90	0.09	0.17	53
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0.02	0.03	63	0.02	0.02	77
	Nonaccrual	0.26	0.58	32	1.34	0.68	85	1.25	0.80	74	0.11	0.28	24	0.06	0.52	17
Owner Occupied	30–89 days past due	0.01	0.04	38	0	0.07	7	0.13	0.07	76	0.32	0.07	97	0.02	0.08	41
	90+ days past due	0	0	35	0	0	34	0	0	33	0.02	0.01	72	0.02	0	86
	Nonaccrual	0.26	0.20	63	0.14	0.26	33	0.14	0.27	32	0.10	0.16	44	0.05	0.20	31
Other	30–89 days past due	0.73	0.07	98	0	0.13	12	0	0.14	11	0.14	0.07	79	0.08	0.07	72
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual	0	0.31	5	1.20	0.36	91	1.11	0.44	84	0	0.10	19	0	0.22	29
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.09	32
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0	46
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	0.49	27
Credit card	30–89 days past due	10.31	0.79	98	0	0.92	8	0	0.95	7	0	1.19	6	0	1.03	23
	90+ days past due	0	0.40	16	0	0.55	14	0	0.63	13	0	0.78	12	0	0.26	36
	Nonaccrual	6.92	0.08	98	0	0.06	35	0	0.05	37	0	0.11	35	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	537,932	464,020	466,797	455,055	445,357										
Retained earnings	667,022	452,088	501,831	381,519	316,651										
Accumulated other comprehensive income (AOCI)	1,488	-15,751	-5,764	-1,250	-22,663										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,206,442	900,357	962,864	835,324	739,345										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	3,794	13,936	13,789	14,764	16,213										
Accumulated other comprehensive income-related adjustments	1,488	-15,751	-5,764	-1,250	-22,663										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,201,160	902,172	954,839	821,810	745,795										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,201,160	902,172	954,839	821,810	745,795										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	137,793	217,471	217,471	217,471	217,471										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	137,793	217,471	217,471	217,471	217,471										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	137,793	217,471	217,471	217,471	217,471										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	181,603	72,177	72,222	72,041	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	98,663	95,050	88,559	78,272										
Allowance for loan and lease losses in tier 2 capital	51,666	70,752	61,537	56,428	40,424										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	233,269	241,592	228,809	217,028	118,696										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	233,269	241,592	228,809	217,028	118,696										
Exited advanced approach tier 2 capital															
Total capital	1,572,222	1,361,235	1,401,119	1,256,309	1,081,962										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	19,792,051	17,897,331	18,287,996	11,240,403	9,982,905										
Less: Deductions from common equity tier 1 capital	3,794	13,936	13,789	14,764	16,213										
Less: Other deductions	2,788,897	4,763,412	4,637,090	0	0										
Total assets for leverage ratio	16,999,360	13,119,983	13,637,117	11,225,639	9,966,692										
Total risk-weighted assets	11,536,106	12,048,861	11,818,749	10,293,587	8,319,793										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.41	12.59	19	7.49	12.26	1	8.08	12.35	1	7.98	12.11	2	8.96	12.37	6
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0	50
Tier 1 capital, column A	11.61	13.31	21	9.29	12.97	1	9.92	13.08	2	10.10	12.78	7	11.58	13.03	27
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	13.63	15.21	21	11.30	15.12	2	11.86	15.23	1	12.20	14.36	13	13	14.48	27
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage	7.88	9.07	19	8.53	9.05	38	8.60	9.13	37	9.26	9.76	41	9.66	10.37	36
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		0			0			0			0			0				
Total property and casualty assets		0			0			0			0			0				
Reinsurance recoverables (P/C)																		
Total life and health assets		0			0			0			0			0				
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		0			0			0			0			0				
Total property and casualty equity		0			0			0			0			0				
Total life and health equity		0			0			0			0			0				
Total insurance underwriting net income		0			0			0			0			0				
Total property and casualty		0			0			0			0			0				
Total life and health		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		0			0			0			0			0				
Other insurance activities income		0			0			0			0			0				
Insurance and reinsurance underwriting income		0			0			0			0			0				
Premiums		0			0			0			0			0				
Credit related insurance underwriting		0			0			0			0			0				
Other insurance underwriting		0			0			0			0			0				
Insurance benefits, losses, expenses		0			0			0			0			0				
Net assets of insurance underwriting subsidiaries		0			0			0			0			0				
Life insurance assets		331,423			277,826			280,067			272,546			264,559		19.29	106.68	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			66.67				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			33.33				
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			0				
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.46	19		
Premium income / Insurance activities revenue	2.90			2.06			2.84			7.32			0				
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			50				
Other premium income / Total premium income	68.86			59.89			61.77			65.09			50				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0	48		
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			72.25				
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			116.87				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.54	11.72	92	21.79	11.07	93	21.27	11.03	92	24.88	11.51	93	26.37	13.70	96		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	0	49		

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	23,955	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	23,955	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	87,163
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	23,955	0	0	0	87,163
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	1.25		0	0	48	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42		1.19				1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18		27.03					
Commercial and industrial loans		0.86			0.43			0.64		0.29				3.83	
Foreign governments and institutions		0			0			0		0					
Growth Rates															
Net loans and leases.....		-0.16			-0.58			-2.40		22.48			-100	-27.26	8
Total selected assets.....		3.36			2.65			2.04		-100	12.40	2	522.24	5.03	97
Deposits		10.74			-1.43			3.46		10.36				-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.02	0.02	0.02	0.02	0.04	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		117,982	45,000	65,000	70,000	45,200	162.18	570.35
Dividends		117,982	45,000	65,000	70,000	45,200	162.18	570.35
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		117,982	45,000	65,000	70,000	45,200	162.18	570.35
Securities gains (losses)		0	0	0	0	0		
Other operating income		-2,809	0	0	0	222		
Total operating income		115,173	45,000	65,000	70,000	45,422	155.94	554.39
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		7,710	7,261	9,681	5,425	8,178	6.18	75.63
Other expenses		2,111	1,152	1,498	744	1,722	83.25	-49.02
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		9,821	8,413	11,179	6,169	9,900	16.74	15.12
Income (loss) before taxes		105,352	38,321	53,821	63,831	35,522	174.92	1061.67
Applicable income taxes (credit)		-7,313	0	-2,703	-1,391	-2,335		
Extraordinary items								
Income before undistributed income of subsidiaries		112,665	38,321	56,524	65,222	37,857	194.00	815.16
Equity in undistributed income of subsidiaries		101,312	38,011	76,054	14,105	33,838	166.53	120.21
Bank subsidiaries		101,312	37,962	74,632	13,434	35,506	166.88	119.96
Nonbank subsidiaries		0	49	1,422	671	-1,668	-100.00	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		213,977	76,332	132,578	79,327	71,695	180.32	266.91
Memoranda								
Bank net income		219,294	82,962	139,632	83,434	80,706	164.33	244.48
Nonbank net income		0	49	1,422	671	-1,668	-100.00	
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,417,231	89.61	1,149,007	91.98	1,198,857	91.22	1,178,166	1,059,671	23.34	78.89	
Common and preferred stock	1,417,231	89.61	1,149,007	91.98	1,198,857	91.22	1,178,166	1,059,671	23.34	78.89	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	2,466	0.20	3,853	0.29	2,406	1,718	-100.00	-100.00	
Common and preferred stock	0	0	2,466	0.20	3,853	0.29	2,406	1,718	-100.00	-100.00	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	5,000	0.32	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	136,703	8.64	78,342	6.27	110,626	8.42	62,643	16,684	74.50	99.92	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	22,706	1.44	19,440	1.56	970	0.07	6,583	3,417	16.80	103.33	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	1,581,640	100.00	1,249,255	100.00	1,314,306	100.00	1,249,798	1,081,490	26.61	77.58	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	24,960		
Borrowings with maturity over 1 year	223,151	14.11	123,935	9.92	124,037	9.44	120,921	98,911	80.05	156.63	
Subordinated notes and debentures	72,358	4.57	72,176	5.78	72,222	5.50	74,750	0	0.25		
Other liabilities	1,832	0.12	1,653	0.13	961	0.07	1,332	803	10.83	-86.82	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total liabilities	297,341	18.80	197,764	15.83	197,220	15.01	197,003	124,674	50.35	194.81	
Equity Capital	1,284,299	81.20	1,051,491	84.17	1,117,086	84.99	1,052,795	956,816	22.14	62.61	
Perpetual preferred stock (income surplus)	137,793	8.71	217,471	17.41	217,471	16.55	217,471	217,471	-36.64	-36.66	
Common stock	33,819	2.14	32,836	2.63	32,986	2.51	32,617	32,252	2.99	20.46	
Common surplus	525,894	33.25	452,965	36.26	455,592	34.66	444,218	434,314	16.10	40.34	
Retained earnings	607,085	38.38	385,750	30.88	438,581	33.37	381,519	316,651	57.38	243.12	
Accumulated other comprehensive income	1,488	0.09	-15,751	-1.26	-5,764	-0.44	-1,250	-22,663		92.25	
Other equity capital components	-21,780	-1.38	-21,780	-1.74	-21,780	-1.66	-21,780	-21,209			
Total liabilities and equity capital	1,581,640	100.00	1,249,255	100.00	1,314,306	100.00	1,249,798	1,081,490	26.61	77.58	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	23.57	12.52	94	10.03	6.29	80	12.85	7.29	89	7.94	9.68	23	7.61	11.03	12
Bank net income / Average equity investment in banks	22.13	12.35	92	9.81	6.43	79	12.23	7.45	85	7.59	10.51	13	7.74	11.56	10
Nonbank net income / Average equity investment in nonbanks	0	13.18	17	3.22	8.01	47	59.35	9.75	95	36.03	7.89	93	-62.63	10.83	0
Subsidiary HCs net income / Average equity investment in sub HCs	11.04			6.72			7.01			8.55			9.40		
Bank net income / Parent net income	102.48	96.45	59	108.69	87.60	71	105.32	88.16	63	105.18	82.22	68	112.57	104.73	85
Nonbank net income / Parent net income	0	3.22	15	0.06	4.43	35	1.07	3.59	54	0.85	5.93	49		0.99	
Subsidiary holding companies' net income / Parent net income		66.57		81.94			68.34			74			90.39		
Leverage															
Total liabilities / Equity capital	23.15	16.51	75	18.81	20.37	67	17.65	20.06	66	18.71	20.43	66	13.03	9.50	66
Total debt / Equity capital	23.01	11.37	83	18.65	14.74	72	17.57	14.41	72	18.59	14.31	72	12.95	3.94	83
Total debt + notes payable to subs that issued TPS / Equity capital	23.01	13.41	81	18.65	17.04	69	17.57	16.67	70	18.59	16.36	71	12.95	7.93	70
Total debt + Loans guaranteed for affiliate / Equity capital	23.01	11.46	83	18.65	15.02	72	17.57	14.68	72	18.59	14.56	72	12.95	3.98	83
Total debt / Equity capital – excess over fair value	23.01	11.47	82	18.65	14.86	72	17.57	14.52	72	18.59	14.51	71	12.95	3.94	83
Long-term debt / Equity capital	23.01	10.65	84	18.65	13.73	72	17.57	13.56	72	18.59	13.04	73	10.34	3.76	78
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	2.61	0.03	98
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0	46
Long-term debt / Consolidated long-term debt	73.01	40.69	76	3.83	32.61	24	4.16	34.67	23	29.89	28.44	52	47.58	15.49	83
Double Leverage															
Equity investment in subs / Equity capital	110.35	103.15	83	109.51	103.27	82	107.66	102.81	79	112.14	103.22	88	110.93	104.10	77
Total investment in subs / Equity capital	110.35	108.29	74	109.51	110.46	69	107.66	110.16	64	112.14	111.07	75	110.93	104.38	77
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.47	0.27	69	0.98	0.69	68	0.65	0.47	61	1.61	0.36	91	1.46	0.36	85
Equity investment in subs – equity cap / Net income-div (X)	0.49	0.85	45	1.14	2.31	47	0.72	1.82	27	1.97	1.22	80	1.83	1.18	79
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	628.39	152.56	96	236.36	128.63	87	268.45	136.59	89	346.09	177.68	89	196.05	113.37	84
Cash from ops + noncash items + op expense / Op expense + dividend	782.14	155.61	98	184.98	142.45	75	294.61	147.24	92	339.34	190.27	87	193.97	123.74	82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	240.09	94.59	94	182.31	140.42	73	289.99	134.08	91	200.73	116.34	91	42.30	108.88	12
Pretax operating income + interest expense / Interest expense	1,466.43	1,645.53	57	627.76	1,826.91	39	655.94	2,016.32	38	1,276.61	1,968.54	50	534.36	1,631.73	48
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,466.43	1,896.20	57	627.76	1,413.95	40	655.94	1,539.23	39	1,276.61	1,632.83	53	534.36	1,015.91	46
Dividends + interest from subsidiaries / Interest expense + dividends	678.80	174.48	96	251.58	144.62	84	274.01	150.43	87	352.04	210.80	84	199.67	140.89	76
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)	22.13	40.79	43	7.18	26.65	29	9.44	35.64	25	5.49	57.11	12	4.96	106.04	13
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.96	3.29	87	7.69	3.69	76	8.42	3.85	81	5.43	2.64	75	-0.52	1.59	11
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0	
Nonaccrual		1.04			0.80			1.03			0.54			0.70	
Total		1.64			0.92			1.13			0.58			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0.01	2.95	35	0.02	2.66	38	0.02	5.62	33	0.02	0.14	60
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0.01	0.07	78	0.02	0.08	81	0.02	0.19	76	0.02	0	98

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	8.58	69.90	5	27.73	84.44	14	24.84	81.10	12	22.17	57.84	17	38.19	87.25	20	
Dividends declared / Net income	4.52	27.22	11	13.92	49.77	15	10.59	42.29	14	18.23	33.08	24	20.17	24.10	42	
Net income – dividends / Average equity.....	22.51	9.25	95	8.63	3.19	87	11.48	4.14	91	6.49	6.46	50	6.08	8.12	26	
Percent of Dividends Paid																
Dividends from bank subsidiaries	1,219.96	160.45	97	423.49	130.19	92	462.93	132.17	95	484.13	178.13	91	312.61	131.90	89	
Dividends from nonbank subsidiaries	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	2.83	26	
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	0	48	
Dividends from all subsidiaries	1,219.96	213.42	97	423.49	167.02	90	462.93	174.85	92	484.13	260.40	86	312.61	144.51	88	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	53.80	43.30	58	54.24	61.85	44	46.55	60.28	38	83.90	66.55	68	56.01	33.37	76	
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.11	29	
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	0.32	43	
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44	
Operating income from bank subsidiaries	53.80	48.70	56	54.24	71.13	41	46.55	62.88	36	83.90	69.36	61	56.01	35.67	74	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	66.90		0	52.29	17	0	56.39	15	0	82.95	12			80.47		
Interest income from nonbank subsidiaries.....	2.38		0	4.57	32	0	7.38	32	0	20.25	26			0.31		
Management and service fees from nonbank subsidiaries	0.66		0	0.93	40	0	0.86	39	0	1.92	38			0.17		
Other income from nonbank subsidiaries.....	0.11		0	0.20	45	0	0.16	46	0	1.06	43			0.06		
Operating income from nonbank subsidiaries	94.31		0	70.62	11	0	79.84	8	0	150.41	6			96.62		
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....	36.58			25.82			43.51			61.23				43.51		
Interest income from subsidiary holding companies	5.06			9.87			8.40			6.54				0		
Management and service fees from subsidiary holding companies.....	0.75			0.41			0.44			0.36				0		
Other income from subsidiary holding companies.....	-0.41			0.01			0.01			0.29				0.15		
Operating income from subsidiary holding companies.....	47.30			41.80			55.20			76.49				43.66		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	102.44	72.55	97	100	68	94	100	69.76	96	100	67.32	97	99.51	72.95	77	
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.55	29	
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	0.59	43	
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.01	44	
Operating income from bank subsidiaries	102.44	82.68	97	100	80.80	90	100	82.20	93	100	78.80	95	99.51	89.39	60	
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.65	26	
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	0	46	
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0	47	
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0	47	
Operating income from nonbank subsidiaries	0	5.69	14	0	5.80	18	0	4.70	16	0	7.29	11	0	3.33	23	
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	0	48	
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0	49	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	0	47	
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			0	854.19	18
Loans and advances from subsidiaries / Total debt	0	28.03	13	0	27.05	12	0	27.08	12	0	28.33	11	0	81.26	15	